NATURAL NEWS

The Field Museum
Exploring
The Earth And Its
People

December 30, 1994

CREDIT UNION NAME CHANGE

Credit Union members take note - the Park Employees Credit Union has changed it's name to *CHICAGO FIRST CREDIT UNION.* The address and customer service telephone number remain the same:

Chicago First Credit Union
200 S Michigan Avenue
Suite 400
Chicago, Illinois 60604
312-322-4200

NEW EXPANDED PAYCHECK AND EARNINGS STATEMENT

Effective with the January 6, 1995 paycheck, you will notice that the format of your paycheck has changed. We are pleased to introduce a new 8 1/2" X 11" Paycheck and Earnings Statement.

With the expanded Paycheck and Earnings Statement, you can quickly see how many hours you worked, your current and year-to-date earnings, your taxes, voluntary contributions, and, from time to time, you may find messages conveniently displayed in the Important News section. Additionally, your current vacation and sick hours available will be printed on the check.

A sample copy of the expanded Paycheck and Earnings statement appears on the reverse side of this page. Please review the information and call any Personnel representative if you have any questions.

This Special Issue of the Natural News has been prepared by the Personnel Office .

OPEN ENROLLMENT IS COMING!

Yes, it will soon be time again to consider what medical and dental coverage you want for the 1995 plan year (2/1/95 to 1/31/96). Open Enrollment packets will be distributed to eligible staff next week. Check your mail!

HEALTH CARE REPS HERE

WHO: HMO Illinois Medical
BCBS/PPO Medical
First Commonwealth Dental

WHEN: Friday, January 6, 1995
11:00am - 2:00pm

WHERE: Picnic in the Field (rear)

This is your opportunity to talk directly with a representative from your chosen medical and/or dental plan. You can discuss procedures, billing, ID Cards, prescription drugs, emergency room visits, changing your doctor/dentist, etc....

Be sure to stop by!

1995 FEDERAL INCOME TAX CHANGE

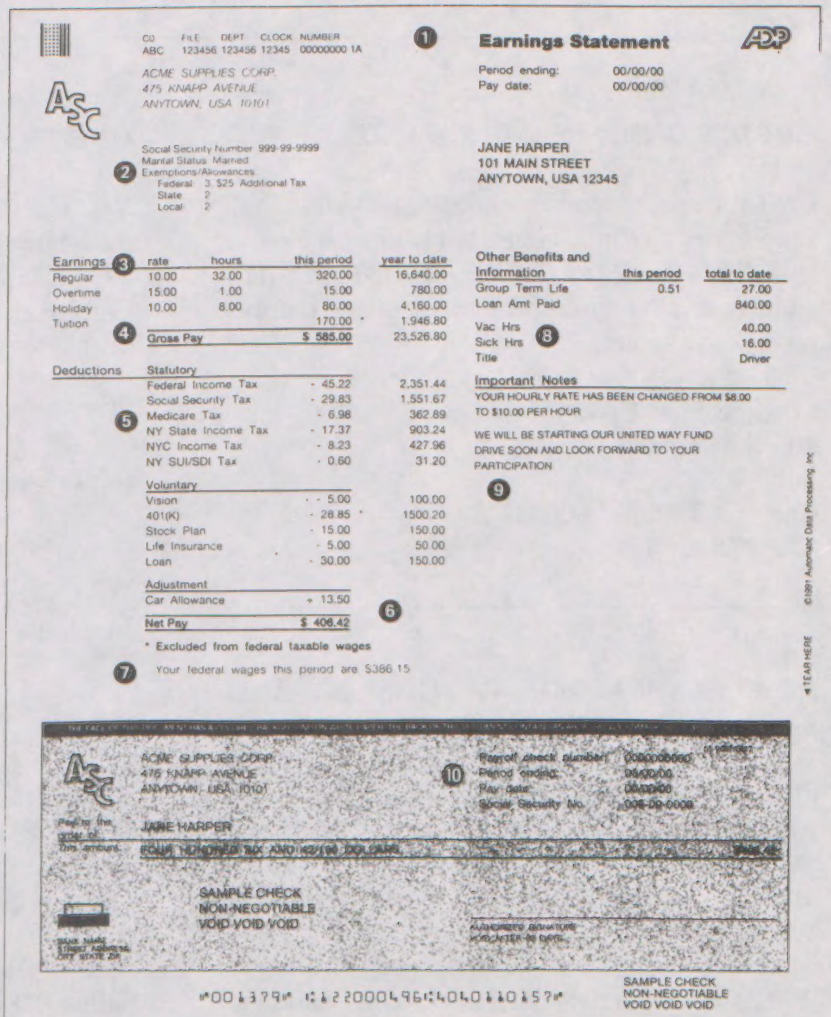
The federal income tax withholding tables have changed for 1995. Effective with the 1/6/95 paycheck, you will notice a *slight increase* in the amount of your federal income tax withheld. This will create a *slight decrease* in your net pay. The state and social security taxes are not affected and will remain the same.

Paycheck and Earnings Statement

Comprehensive, full-page earnings display

Features and Benefits

1. Easy-to-read, full-page vertical format allows room for more information
2. Important W-4 profile and tax information helps employees understand how tax withholdings are determined
3. Employees can quickly see how many hours they worked, their current and year-to-date earnings, etc.
4. Gross pay before deductions is prominently displayed
5. Full descriptions of earnings, tax jurisdictions, voluntary deductions and adjustments
6. Net pay highlighted for quick reference
7. Taxable wages are shown separately; non-taxable amounts are indicated with an asterisk
8. Complete listing of accumulated benefits and other relevant information
9. Messages can be printed on all, or on specific groups of employees' statements to enhance communications
10. Detachable check or advice of deposit with authorized signature and company logo capability



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ACME SUPPLIES CORP.
475 KNAPP AVENUE
ANYTOWN, USA 10101

Social Security Number 999-99-9999
Marital Status: Married
Exemptions/Allowances:
Federal 3, $25 Additional Tax
State 2
Local 2

Earnings Statement

Period ending: 00/00/00
Pay date: 00/00/00

JANE HARPER
101 MAIN STREET
ANYTOWN, USA 12345

Earnings	rate	hours	this period	year to date
Regular	10.00	32.00	320.00	16,640.00
Overtime	15.00	1.00	15.00	780.00
Holiday	10.00	8.00	80.00	4,160.00
Tuition			170.00 *	1,946.80
Gross Pay			$ 585.00	23,526.80

Deductions	Statutory		
Federal Income Tax	- 45.22	2,351.44
Social Security Tax	- 29.83	1,551.67
Medicare Tax	- 6.98	362.89
NY State Income Tax	- 17.37	903.24
NYC Income Tax	- 8.23	427.96
NY SUI/SDI Tax	- 0.60	31.20
Voluntary		
Vision	- 5.00	100.00
401(K)	- 28.85 *	1500.20
Stock Plan	- 15.00	150.00
Life Insurance	- 5.00	50.00
Loan	- 30.00	150.00
Adjustment		
Car Allowance	+ 13.50	
Net Pay	$ 406.42	

* Excluded from federal taxable wages

Your federal wages this period are $386.15

Other Benefits and Information	this period	total to date
Group Term Life	0.51	27.00
Loan Amt Paid		840.00
Vac Hrs		40.00
Sick Hrs		16.00
Title		Driver

Important Notes

YOUR HOURLY RATE HAS BEEN CHANGED FROM $8.00 TO $10.00 PER HOUR

WE WILL BE STARTING OUR UNITED WAY FUND DRIVE SOON AND LOOK FORWARD TO YOUR PARTICIPATION

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TEAR HERE

ACME SUPPLIES CORP.
475 KNAPP AVENUE
ANYTOWN, USA 10101

Payroll check number 00000000
Period ending 00/00/00
Pay date 00/00/00
Social Security No. 000-00-0000

Pay to the order of $0.00

JANE HARPER

FOUR HUNDRED SIX AND 42/100 DOLLARS

SAMPLE CHECK
NON-NEGOTIABLE
VOID VOID VOID

SAMPLE CHECK
NON-NEGOTIABLE
VOID VOID VOID

Why employees need a full-page earnings statement

Easier to understand

- Descriptions are written in plain English – not technical jargon
- Information is organized by categories, making it easier to find what you need
- Key information is highlighted for quick reference
- Side-by-side display of current and year-to-date figures simplifies review

Conveys more information

- Display of marital status, exemptions and extra taxes help employees determine if changes need to be made
- Differentiating taxable from non-taxable wages helps ensure employee understanding of tax withholding
- Messages can be tailored to specific groups of employees and stored to print at a later date
- Changes to an employee, such as a change in marital status or salary, can be printed on the earnings statement to confirm they have taken place